



Jimmy DeBiasi
 SNAP Program Coordinator, MFFM
 (207) 487-7114
 SNAP@mffm.org

Overview of Farmers' Market SNAP program

Glossary of key terms:



SNAP = Supplemental Nutrition Assistance Program, a federally funded government program which has traditionally been known as "food stamps".

SNAP-Eligible Food Items: Baked goods, breads and cereals; jams, jellies, pickles, honey, maple syrup; fruits and vegetables; meats, fish and poultry; cheeses, eggs, dairy products; seeds and vegetable plants which will produce food to eat; edible pumpkins, cider.

Products that are **NOT** eligible for purchase with SNAP: Pet foods; soaps, cosmetics, paper products; animal fleece, yarns; crafts; prepared hot foods; vitamins and medicines; live animals; inedible gourds or pumpkins used for decorations; any food intended for on-site consumption; flowers; inedible plants.



EBT = Electronic Benefit Transfer, or the method in which SNAP funds are given to the recipient. Each month additional funds are electronically added to an EBT card which works similar to a debit card. In Maine, EBT benefits are linked to the Pine Tree Card, are then processed using the QUEST network.

FNS = Food and Nutrition Services, the department of the United States Department of Agriculture that facilitates the Supplemental Nutrition Assistance Program (SNAP) as well as other food assistance benefits redeemed at farmers' markets. All markets that accept SNAP have an FNS#.



FINI = The Food Insecurity Nutrition Incentive program was part of the 2014 USDA Farm Bill and made funding available to incentivize the purchase of fruits and vegetables by SNAP customers. The USDA approved a proposal from the Maine Local Food Access Network (of which MFFM is a part) to provide incentive funding to a growing number of Maine farmers' markets (as well as farm stands and CSA programs) for the 2015-2017 market seasons. These incentive programs now operate under the name **Maine Harvest Bucks**. We are in the process of securing funding for the next 3 years through the same USDA grant program.

Maine Harvest Bucks Food Items: Fruits and vegetables either fresh, frozen, or otherwise processed with no added sugar, salt, or fat.

How do SNAP and Maine Harvest Bucks work at market?

5 Steps:

1. Card customers stop at the info booth to pick up a shopping sheet. The attendant signs out their sheet and hands it to them on a clipboard with a pen.
2. Customers shop as they normally would but in place of paying each vendor, the vendor tallies their purchase on the shopping sheet. (SNAP customers can only purchase food items with their benefits.)
3. The customer then returns to the info booth to swipe their card for the total listed on their shopping sheet. At this point, if shopping with SNAP benefits, they will receive Maine Harvest Bucks to match their card purchase. (Spend \$1, get \$1!)
4. Customers use Maine Harvest Bucks vouchers like produce-only cash directly with the vendors. They can use it the day it is received or save it for a later day (possibly storing up on MHB in order to buy a favorite fruit or vegetable in bulk or reserving MHB for when their SNAP benefits are low at the end of the monthly cycle).
 - a. Note: No cash change can be made for Maine Harvest Bucks, so it is vendor discretion to round up/down or add/subtract a bit from the produce purchase in order to reach a whole dollar increment for the fruits and vegetables. Packing in dollar increments helps all customers!
5. At the end of each market day, you count the Maine Harvest Bucks redeemed at your stand and turn them into the info booth. The attendant will recount to confirm the total and record this total under your vendor name. You will be reimbursed for that total dollar amount. Using the shopping sheets, the info booth will track all credit/debit/EBT sales by vendor. These funds will also be reimbursed to you.

Steps to Setting up a SNAP Program

1. Designate which individual(s) will be responsible for EBT at the farmers' market and where the terminal will be hosted. Consider setting it up at a market info booth where credit/debit can also be transacted, general market information and merchandise can be provided, etc.
2. Apply to the USDA for an FNS number. Approval for an FNS # means that the market is an authorized SNAP retailer. (It is best - though not required - for a market to have a non-profit partner apply for this # on the market's behalf.)
 - a. An FNS representative will be at MFFM's Annual Convention in January to help markets apply. There is no cost. To apply for an FNS # you will need specific documentation. See Page 4 of this document for a complete list of required documents.
3. Choose and order a device to process EBT payments and credit/debit payments, if desired. (Each year, there are typically grants available to subsidize equipment purchases.* Sometimes there are funds available to cover fees but this is less reliable so the market should be prepared to pay standard merchant service provider fees. Transaction fees are always the responsibility of the market.)
4. If not bundled with the device, choose a service provider, and set up the logistics (bank accounts for transferring funds, etc...).

5. Set up an accounting system to track EBT payments (and credit/debit) as well as incentives redeemed. (MFFM has tools and templates for this.)
6. Consider offering an incentive program of some kind to attract and support low-income shoppers (see maineharvestbucks.org). Maine Harvest Bucks participation will require a short application to the Maine Federation of Farmers' Markets.
7. Connect with your local public health organization(s), SNAP Educators, and other entities working on issues of food access / insecurity to promote your market's new SNAP and incentive program throughout the season. Plan ahead for promotion and outreach activities.

*Subsidized equipment options potentially available:

- [MFFM's Reduced-Cost EBT Equipment grant program](#)
 - NOTE: This program is still running, email SNAP@mffm.org if you wish to go this route. DO NOT FILL OUT APPLICATION. The web-page is still useful to read.
- [Farmers' Market Coalition \(FMC\) Free EBT Equipment grant program](#)

Approximate SNAP Program Budget

(does not include incentive budget, which varies widely depending on scale of SNAP sales)

Item	Approx. Expense	Funding Source
EBT equipment	\$0-700	Possible grant subsidy from MFFM or FMC or Maine DHHS
EBT equipment expenses (receipt paper)	\$15	Market; round-up donations at market
Monthly fees (including transaction fees)	\$15-50	Possible grant coverage (FMC only); round-up donations at market; charge vendors 1-3% on credit/debit card sales
Info booth staff	\$0-1,500	Volunteers; partial FINI grant coverage; locally raised funds
SNAP/MHB Treasurer	\$0-600	Volunteer; FINI grant coverage; locally raised funds
Info booth equipment (vouchers, tent, table, clipboards, etc.)	\$100-300	FINI grant coverage; in-kind donations; locally raised funds
SNAP/MHB promotion & outreach (printing, ads, etc.)	\$0-400	FINI grant coverage; in-kind donations
TOTAL:	\$150- \$3,600	The range varies widely dependent upon volunteer

		support, grants, and in-kind donations;
--	--	---

USDA Food & Nutrition Service (FNS) SNAP retailer authorization requirements

Below are the various documents and details needed to complete the SNAP retailer authorization process to receive an FNS#. There are 4 distinct entity types detailed here and each requires different documentation. All require a voided check for the account to which your FNS# will be associated (the account that will receive EBT/SNAP funds).

Government Owned/Operated/Sponsored:

1. Copy of IRS Tax Exemption for the city/town.
2. City/town official to sign the application/reauthorization.
3. Letter from the city/town that they are operating the farmers market.
4. We like a Photo id (driver's license) of that city official but it isn't mandatory.

501(C)3 Federal Non-profit Organization:

1. Ex Director or Corporate officer of the Nonprofit must sign the application or re-authorization
2. Copy of the IRS 501(C)3 Determination Letter.
3. Photo id (driver's license)
4. Letter from the Non-profit organization stating they are the operator/sponsor of the market.

Other Non-profit Organization (state filing) and/or privately owned/operated LLC:

1. Application must be signed by the organization or owner or corporate officer.
2. Photo ID and SSN verification are required.
3. Some verification they are the responsible party for the market.

Markets that are a loose association of farmers that have a market manager only running the market for them:

1. Application signed by the market manager.
2. Photo id and SSN verification
3. A letter from the market manager stating he/she is running the market. It must be signed but a few of the vendors for verification.